

REMARKS

Claims 1-24 are pending in the application.

Claims 1-24 have been rejected.

Claims 1, 2, 8, 9, 15, 16, 20 and 21 have been amended.

Unless otherwise specified in the below discussion, Applicants have amended the above-referenced claims in order to provide clarity or to correct informalities in the claims. Applicants further submit that, unless discussed below, these amendments are not intended to narrow the scope of the claims. Applicants submit that these amendments are supported throughout the originally-filed Application and at least by p.12 and Figure 3 (elements 315 and 317) of the originally-filed Application. By these amendments, Applicants do not concede that the cited art is prior to any invention now or previously claimed. Applicants further reserve the right to pursue the original versions of the claims in the future, for example, in a continuing application.

Rejection of Claims under 35 U.S.C. § 112

Claims 2, 9, 16, and 21 stand rejected under 35 U.S.C. § 112, second paragraph, as being purportedly indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Specifically, the Office Action objects to the form of the claim related to “a group including.” See Office Action, p.2. Applicants have amended Claims 2, 9, 16 and 21 to provide clarity as to the claimed selecting. Applicants believe these amendments to be responsive to the rejections and that the claims are now in condition for allowance. Applicants therefore respectfully request the Examiner’s reconsideration and withdrawal of the rejections to these claims and an indication of the allowability of same.

Rejection of Claims under 35 U.S.C. § 103

Claims 1-24 stand rejected under 35 U.S.C. §103(a) as purportedly being unpatentable over U.S. Patent No. 6,345,278 issued to Hitchcock et al. (“Hitchcock”). Applicants respectfully traverse these rejections.

Independent Claims 1 and 8 stand rejected for substantially the same reasons. Without conceding to the validity of the Office Action’s treatment of these claims as substantially the same, Applicants address these rejections by referring to the limitations of independent Claim 1 as representative of both independent claims. Independent Claim 1, as amended, includes the following limitations (among others):

communicating at least a portion of the consumer loan application data input by the user from the server system to the client system to pre-populate at least one data field corresponding to a subsequent user interface display of the sequence of user interface displays for display to the user, wherein the client system subsequently generates the subsequent user interface display to include the at least the portion of the consumer loan application data communicated by the server system.

See Claim 1 (amended). Applicants respectfully submit that Hitchcock fails to provide disclosure of these limitations. Specifically, Hitchcock fails to provide disclosure of the client system generating a user interface display containing consumer loan application data.

Hitchcock provides a system that purportedly generates forms for the input of information related to college admissions. As illustrated in Hitchcock Figure 13, Hitchcock’s system includes a “forms engine 104” that is purportedly configured to “retrieve user data from db,” “generate form,” “merge user data into form,” and “return form to client.” *See* Hitchcock

Fig. 13. Thus, Hitchcock Figure 13 provides that the form generation and population of those forms with previously entered user data is performed by Hitchcock's "forms engine 104." The populated form is then provided to the client as an HTML form for display. *See* Hitchcock Figure 13. Hitchcock repeatedly provides that the "forms engine" performs the form generation and population prior to sending the form to the client for display. *See, e.g.*, Hitchcock 5:61-67 ("Forms engine 104 then generates a customized application form Forms engine 104 then retrieves user data that was entered in previous applications and stored in applicant database 62, and merges the user data into the current application, which is then returned to the applicant as an HTML form."), 6:19-24 ("the next application page is prepared by merging applicant information ... with form information ... and sending the resulting HTML application page to the applicant"), 6:55-57 ("Forms engine 104 uses data from the appropriate application data file 108 (FIG. 14) and previously entered user data to generate a page of a form 128."). Hitchcock provides no disclosure of providing the user data to a client system (e.g., Hitchcock's "applicant") at which that user data would be incorporated into a user interface display generated at the client, as claimed.

Independent Claims 1 and 8, as amended, specifically provide for the generation of the claimed subsequent user interface display at the client system. These claims further provide for the server to communicate the previously entered consumer loan application data to the client and the client to incorporate that data into the user interface display. Generation of the subsequent user interface display and incorporation of the consumer loan application data is illustrated by Figure 3 of the present Application. Hitchcock clearly does not contemplate such a system in which the client would generate the user interface display, as Hitchcock specifically provides for only the "forms engine" to perform incorporation of user data in a form.

For at least these reasons, Applicants submit that the cited sections of Hitchcock fail to provide disclosure of all the limitations of independent Claims 1 and 8, as amended, and all claims depending therefrom, and that these claims are in condition for allowance. Applicants therefore respectfully request the Examiner's reconsideration and withdrawal of the rejections to these claims and an indication of the allowability of same.

Independent Claims 15 and 20 have also been rejected under 35 U.S.C. § 103 using Hitchcock. The Office Action cites to the same sections of Hitchcock cited against Claims 1 and 8, for purported disclosure of the limitations of Claims 15 and 20. Applicants have amended Claims 15 and 20 to provide for "generating the subsequent user interface display to include the at least the portion of the consumer loan application data received from the server system," similarly to Claims 1 and 8. For the reasons discussed above, Applicants submit that the cited sections of Hitchcock fail to provide disclosure of this amended limitation. Applicants therefore submit that Claims 15 and 20, and all claims depending therefrom, are in condition for allowance. Applicants therefore respectfully request the Examiner's reconsideration and withdrawal of the rejections to these claims and an indication of the allowability of same.

CONCLUSION

Applicants submit that all claims are now in condition for allowance, and an early notice to that effect is earnestly solicited. Nonetheless, should any issues remain that might be subject to resolution through a telephonic interview, the Examiner is requested to telephone the undersigned.

If any extensions of time under 37 C.F.R. § 1.136(a) are required in order for this submission to be considered timely, Applicant hereby petitions for such extensions. Applicant also hereby authorizes that any fees due for such extensions or any other fee associated with this submission, as specified in 37 C.F.R. § 1.16 or § 1.17, be charged to Deposit Account 502306.

Respectfully submitted,

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